



**COMBINED DECLARATION AND
POWER OF ATTORNEY
IN ORIGINAL APPLICATION**

Attorney Docket No. #3

SPECIFICATION AND INVENTORSHIP IDENTIFICATION

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed, and for which a patent is sought, on the invention entitled INTEGRATIVE RISK MANAGEMENT SYSTEM AND METHOD the specification of which,

(check one) is attached hereto.

was filed on _____ as Appln. No. _____.

and was amended on _____.

was described and claimed in PCT International Application No. _____ filed on _____ and as amended under PCT Article 19 on _____.

ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is known to me to be material to the patentability of this application in accordance with 37 C.F.R. § 1.56.

PRIORITY CLAIM (35 U.S.C. § 119)

Prior Foreign Application(s)

I claim foreign priority benefits under 35 U.S.C. § 119(a-d) of any foreign application(s) for patent or inventor's certificate listed below, each of which is incorporated by reference in its entirety, and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Number	Country	Day/Month/Year Filed	Priority Claimed
0025066.2	United Kingdom	12 October 2000	Yes <input checked="" type="checkbox"/> No _____ Yes _____ No _____

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States Provisional Application(s) listed below, each of which is incorporated by reference in its entirety:

Number	Day/Month/Year Filed
_____	_____



PRIORITY CLAIM (35 U.S.C. § 120)

I claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below, each of which is incorporated by reference in its entirety. Insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose to the Patent Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Appln. No	U.S. Appl. No. (if any under PCT)	Filing Date	Status
_____	_____	_____	_____
_____	_____	_____	_____

DECLARATION

I declare that all statements made herein that are of my own knowledge are true and that all statements that are made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

I appoint the following attorneys and agents to prosecute the patent application identified above and to transact all business in the Patent and Trademark Office connected therewith, including full power of association, substitution and revocation: Judson K. Champlin, Reg. No. 34, 797; Joseph R. Kelly, Reg. No. 34, 847; Nickolas E. Westman, Reg. No. 20,147; Steven M. Koehler, Reg. No. 36,188; David D. Brush, Reg. No. 34,557; John D. Veldhuis-Kroeze, Reg. No. 38,354; Deirdre Megley Kvale, Reg. No. 35,612; Theodore M. Magee, Reg. No. 39,758; Peter S. Dardi, Reg. No. 39,650; Christopher R. Christenson, Reg. No. 42,413; John A. Wiberg, Reg. No. 44,401; Brian D. Kaul, Reg. No. 41,885; Robert M Angus, Reg. No. 24,383; Christopher L. Holt, Reg. No. 45,844; and Alan G. Rego, Reg. No. 45,956.

I ratify all prior actions taken by Westman, Champlin & Kelly, P.A. or the attorneys and agents mentioned above in connection with the prosecution of the above-mentioned patent application.



DESIGNATION OF CORRESPONDENCE ADDRESS

Please address all correspondence and telephone calls to

in care of:

WESTMAN, CHAMPLIN & KELLY, P.A.
Suite 1600 - International Centre
900 Second Avenue South
Minneapolis, Minnesota 55402-3319
Phone: (612) 334-3222 Fax: (612) 334-3312

Inventor: David Ellis
(Signature)

Date: 23 November 2001

Inventor: DAVID ELLIS
(Printed Name)

Residence: London, United Kingdom Citizenship: UK

P.O. Address: 190 Elmhurst Mansions, Edgeley Road, London SW4 6HA, United Kingdom

Inventor: Richard Higgs
(Signature)

Date: 23 November 2001

Inventor: RICHARD HIGGS
(Printed Name)

Residence: Ashtead, Surrey, United Kingdom Citizenship: UK

P.O. Address: 4 Summerfield, West Farm Avenue, Ashtead, Surrey, KT21 4LF, United Kingdom

Inventor: M. King
(Signature)

Date: 23 November 2001

Inventor: MICHAEL KING
(Printed Name)

Residence: London, United Kingdom Citizenship: UK

P.O. Address: Flat 2, 176 Clapham Park Road, Clapham, London SW2 7DU, United Kingdom

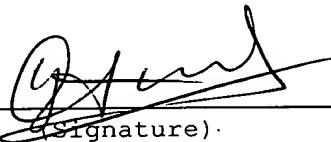
Inventor: I. box.
(Signature)

Date: 28 November 2001

Inventor: TOM TEIXEIRA
(Printed Name)

Residence: Bristol, United Kingdom Citizenship: UK

P.O. Address: Woodcroft Cottage, Ivywell Road, Sneyd Park, Bristol BS9 1NX
United Kingdom

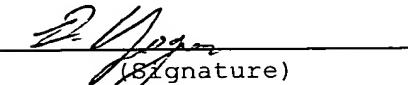
Inventor: 
(Signature).

Date: 23. November 2001

Inventor: TZANKO TZANEV
(Printed Name)

Residence: London, United Kingdom Citizenship: Bulgarian

P.O. Address: 63 Sutton Road, Muswell Hill, London N10 1HH, United Kingdom

Inventor: 
(Signature)

Date: 23 November 2001

Inventor: DARREN WOGAN
(Printed Name)

Residence: London, United Kingdom Citizenship: UK

P.O. Address: 1 Waite Davies Road, Lee, London SE12 0NE, United Kingdom



**COMBINED DECLARATION AND
POWER OF ATTORNEY
IN ORIGINAL APPLICATION**

Attorney Docket No.

SPECIFICATION AND INVENTORSHIP IDENTIFICATION

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed, and for which a patent is sought, on the invention entitled INTEGRATIVE RISK MANAGEMENT SYSTEM AND METHOD the specification of which,

(check one) is attached hereto.

was filed on _____ as Appln. No. _____.
 and was amended on _____.
 was described and claimed in PCT International Application No. _____ filed on _____ and as amended under PCT Article 19 on _____.

ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is known to me to be material to the patentability of this application in accordance with 37 C.F.R. § 1.56.

PRIORITY CLAIM (35 U.S.C. § 119)

Prior Foreign Application(s)

I claim foreign priority benefits under 35 U.S.C. § 119(a-d) of any foreign application(s) for patent or inventor's certificate listed below, each of which is incorporated by reference in its entirety, and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Number	Country	Day/Month/Year Filed	Priority Claimed
0025066.2	United Kingdom	12 October 2000	Yes <input checked="" type="checkbox"/> No _____ Yes _____ No _____

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States Provisional Application(s) listed below, each of which is incorporated by reference in its entirety:

Number	Day/Month/Year Filed
_____	_____

PRIORITY CLAIM (35 U.S.C. § 120)

I claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below, each of which is incorporated by reference in its entirety. Insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose to the Patent Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Appln. No	U.S. Appl. No. (if any under PCT)	Filing Date	Status
_____	_____	_____	_____
_____	_____	_____	_____

DECLARATION

I declare that all statements made herein that are of my own knowledge are true and that all statements that are made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

I appoint the following attorneys and agents to prosecute the patent application identified above and to transact all business in the Patent and Trademark Office connected therewith, including full power of association, substitution and revocation: Judson K. Champlin, Reg. No. 34, 797; Joseph R. Kelly, Reg. No. 34, 847; Nickolas E. Westman, Reg. No. 20,147; Steven M. Koehler, Reg. No. 36,188; David D. Brush, Reg. No. 34,557; John D. Veldhuis-Kroeze, Reg. No. 38,354; Deirdre Megley Kvale, Reg. No. 35,612; Theodore M. Magee, Reg. No. 39,758; Peter S. Dardi, Reg. No. 39,650; Christopher R. Christenson, Reg. No. 42,413; John A. Wiberg, Reg. No. 44,401; Brian D. Kaul, Reg. No. 41,885; Robert M Angus, Reg. No. 24,383; Christopher L. Holt, Reg. No. 45,844; and Alan G. Rego, Reg. No. 45,956.

I ratify all prior actions taken by Westman, Champlin & Kelly, P.A. or the attorneys and agents mentioned above in connection with the prosecution of the above-mentioned patent application.

DESIGNATION OF CORRESPONDENCE ADDRESS

Please address all correspondence and telephone calls to

in care of:

WESTMAN, CHAMPLIN & KELLY, P.A.
Suite 1600 - International Centre
900 Second Avenue South
Minneapolis, Minnesota 55402-3319
Phone: (612) 334-3222 Fax: (612) 334-3312

Inventor: Howard Weiner Date: 11th April 2002
(Signature)

Inventor: HOWARD WEINER
(Printed Name)

Residence: SYDNEY, Australia Citizenship: UK
London, United Kingdom

P.O. Address: ~~c/o Strategic Thought Limited, The Old Town Hall,
4 Queens Road, London, SW19 8YA, United Kingdom~~

8/4 Frederick St
BONDI
NSW 2026
AUSTRALIA.